

CHAMBERS BANCSHARES, INC.

	CPP Disbursement Date 05/29/2009	RSSD (Holding Company) 1141487	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$764	\$743	-2.8%		
Loans	\$636	\$615	-3.3%		
Construction & development	\$228	\$171	-25.1%		
Closed-end 1-4 family residential	\$64	\$89	38.5%		
Home equity	\$0	\$1	56.0%		
Credit card	\$0	\$0			
Other consumer	\$6	\$6	3.9%		
Commercial & Industrial	\$106	\$120	13.5%		
Commercial real estate	\$151	\$167	10.4%		
Unused commitments	\$47	\$9	-81.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$66	\$52	-21.9%		
Cash & balances due	\$9	\$9	-7.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$668	\$659	-1.3%		
Deposits	\$599	\$608	1.5%		
Total other borrowings	\$63	\$46	-26.1%		
FHLB advances	\$63	\$46	-26.1%		
Equity					
Equity capital at quarter end	\$97	\$84	-13.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$5	NA		
Performance Ratios					
Tier 1 leverage ratio	12.2%	10.6%	--		
Tier 1 risk based capital ratio	13.4%	12.0%	--		
Total risk based capital ratio	14.6%	13.3%	--		
Return on equity ¹	-10.9%	12.4%	--		
Return on assets ¹	-1.5%	1.4%	--		
Net interest margin ¹	4.4%	3.4%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	173.9%	56.4%	--		
Loss provision to net charge-offs (qtr)	146.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	3.2%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	1.5%	16.1%	0.5%	0.5%	--
Closed-end 1-4 family residential	5.0%	2.7%	2.7%	0.1%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.1%	--
Commercial & Industrial	0.4%	0.1%	1.2%	0.0%	--
Commercial real estate	1.6%	0.4%	0.3%	0.0%	--
Total loans	1.6%	5.1%	0.9%	0.3%	--